

ABSTRACT OF THE DISCLOSURE

To provide a personal authentication system that enables  
a client to receive services even if he fails to carry  
his card or the like with him or loses it, thus preventing  
the abuse of the card or the like by a third person and  
the leakage of the personal information. When data  
identifying a client are transferred to an authentication  
server using an authentication terminal, the  
authentication server collates the sent data against  
personal authentication data registered previously in a  
database to identify the client and sends the results of  
the identification to the authentication terminal. After  
the authentication, when the authentication terminal  
requests the payment of charges from a settling account  
registered previously in the database, the read and  
modification of personal data, or the like, the  
authentication server executes a process based on the sent  
request.

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